

INDEXING INSTRUCTIONS:

**Lot 49, Section F, Church Road Estates,
DeSoto County, Mississippi**

1/16/07 9:06:36
BK 548 PG 785
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned **HOMEcomings FINANCIAL NETWORK, INC.** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **TERRAL LAYROCK** (herein referred to as Grantee), the following described property located and situated in the DESOTO County, Mississippi, to-wit:

Lot 49, Section F, Church Road Estates, in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 23, Pages 56-57, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

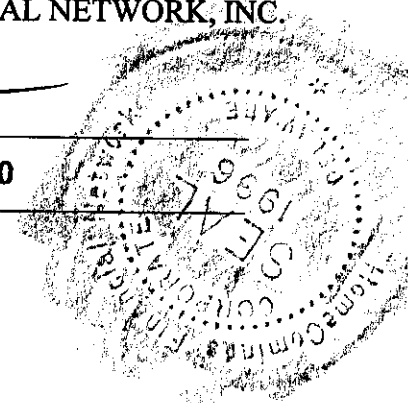
IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 30th day of November 2006.

HOMEcomings FINANCIAL NETWORK, INC.

By

Its

Terri Acierno



Prepaw

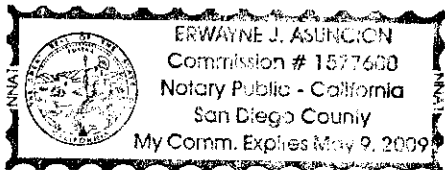
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STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Terri Acierno, who acknowledged to me that he/she is the AUP of HOMECOMINGS FINANCIAL NETWORK, INC., and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 30th day of November 2006.




NOTARY PUBLIC

My Commission Expires:

GRANTOR:

HOMECOMINGS FINANCIAL NETWORK, INC.
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: (800) 750-0011

GRANTEE:

TERRAL LAYROCK
1865 YORK HAVEN
HORN LAKE, MS 38637
TELEPHONE: 615-451-1677

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 5278
JACKSON, MS 39296-5278
TELEPHONE: (601) 982-8504